

**Information to identify the case:**

Debtor 1	<b>Randy Van Zile</b>	Social Security number or ITIN	<b>xxx-xx-8482</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Ruth Van Zile</b>	Social Security number or ITIN	<b>xxx-xx-2041</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>16-30566-JKS</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Randy Van Zile

Ruth Van Zile

2/3/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Randy Van Zile  
 Ruth Van Zile  
 Debtors

Case No. 16-30566-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db/jdb Randy Van Zile, Ruth Van Zile, 558 Brooklyn Mountain Rd, Hopatcong, NJ 07843-1272  
 516468758 Atlantic Health System, PO Box 36458, Newark, NJ 07188-6406  
 516468759 Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457  
 516468760 Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101  
 516468762 Citimortgage, Inc., PO Box 10002, Hagerstown, MD 21747-0002  
 516468763 Emergency Physicians of Saint Clares LLC, PO Box 808, Grand Rapids, MI 49518-0808  
 516468765 Hopatcong Borough Sewer, 111 River Styx Rd, Hopatcong, NJ 07843-1535  
 516468767 KML Law Group, PC, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 516468768 Midland Mortgage/Midfirst, PO Box 268959, Oklahoma City, OK 73126-8959  
 516468769 Morris Anesthesia Group, 3799 US Highway 46 Ste 211, Parsippany, NJ 07054-1060  
 516468770 NJ Housing & Mortgage Finance Agency, PO Box 18550, Trenton, NJ 08650-2085  
 516468771 ++NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149  
 (address filed with court: Northwest Radiology Associates, 45 Pine St Ste 8, Rockaway, NJ 07866-3149)  
 516468773 +Revenue Recovery Group, 7005 Middlebrook Pike, PO Box 50250, Knoxville, TN 37950-0250  
 516468774 Saint Clare's Hospital-Bankruptcy, 440 Franklin St Ste 300, Bloomfield, NJ 07003-3426  
 516468776 Skylands Medical Group, P.A., 33 Newton Sparta Rd, Newton, NJ 07860-2764  
 516468777 Stoneleigh Recovery Assoc, PO Box 1118, Charlotte, NC 28201-1118  
 516468781 +The Bureaus Inc, 650 Dundee Rd., Suite 370, Northbrook, IL 60062-2757  
 516468782 Vengroff Williams Inc, PO Box 4155, Sarasota, FL 34230-4155

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 03 2017 23:37:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 03 2017 23:37:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516468761 EDI: CAPITALONE.COM Feb 03 2017 23:13:00 Capital One Bank, N.A., PO Box 30285, Salt Lake City, UT 84130-0285  
 516468764 E-mail/Text: jennifer.macedo@gatewayonlending.com Feb 03 2017 23:37:32 Gateway One Lending & Finance, 160 N Riverview Dr Ste 100, Anaheim, CA 92808-2293  
 516468766 E-mail/Text: lisa@jennwayrecovery.com Feb 03 2017 23:38:53 Jenn-Way Recovery Bureau, 4 Prospect Village Plz, Clifton, NJ 07013-1952  
 516468772 E-mail/Text: pinelac@pims-inc.com Feb 03 2017 23:38:17 Princeton Pathology Services, PA, 5755 Hoover Blvd, Tampa, FL 33634-5340  
 516468775 E-mail/Text: compliance@sentrycredit.com Feb 03 2017 23:38:56 Sentry Credit, Inc, 2809 Grand Ave, Everett, WA 98201-3417  
 516468778 EDI: RMSC.COM Feb 03 2017 23:13:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061  
 516468779 EDI: RMSC.COM Feb 03 2017 23:13:00 Synchrony Bank/PC Richards, Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061  
 516468780 EDI: RMSC.COM Feb 03 2017 23:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Feb 03, 2017

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Chris H. Colabella on behalf of Joint Debtor Ruth Van Zile susan@gruberlaw-nj.com,  
g30104@notify.cincompass.com  
Chris H. Colabella on behalf of Debtor Randy Van Zile susan@gruberlaw-nj.com,  
g30104@notify.cincompass.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfbis.com;ncorona@msklaw.net;angiea@msklaw.net

TOTAL: 4